



**GLOBALLY UNIQUE
CONTINUALLY INNOVATING
BEST IN CLASS KYC CAPABILITIES**

IPO PRESENTATION

May 2016



FOSTER STOCKBROKING

DISCLAIMER

An investment in Kyckr should be deemed speculative. You are recommended to seek advice from a qualified investment adviser prior to making such an investment.

INVESTMENT IN KYCKR OUTSIDE AUSTRALIA IS ONLY OPEN TO SOPHISTICATED INVESTORS AS PER THE CORPORATIONS ACT 2001 (CTH) OR EQUIVALENT IN EACH COUNTRY.

Some of the information contained in this Document has been obtained from third party sources, and has not been independently verified by Kyckr Limited (ACN 609 323 257). None of their respective associates, officers, employees or agents (Group) takes any responsibility nor do they make any representation or warranty as to the accuracy, completeness, timeliness, fairness or reliability of any information or forecast in this Document. To the maximum extent permitted by law, no member of the Group accepts any liability (including without limitation, any liability arising from fault or negligence on the part of any of them) for any loss whatsoever arising from any use of this presentation or otherwise arising in connection with it.

This Document is solely for information purposes only. Any recipients should consider it along with all other facts, advice documents and its own insights before making its own independent decisions. Kyckr does not accept any responsibility to update any person regarding any inaccuracy, omission or change in information in this Document or any other information made available to a person nor any obligation to furnish the person with any further information.

This Document is not an offer to sell or a solicitation of an indication of interest to purchase any security or other financial instrument.

The information contained in this Document is confidential and may not be disseminated, distributed or reviewed without the express written consent of Kyckr.

TO ON-BOARD A BUSINESS CUSTOMER TODAY WITHOUT AUTOMATION COSTS US\$400¹, WITH THE USE OF POOR, NON-LIVE DATA

KYCKR'S PROCESS



Kyckr is an Australian-based company that will acquire 100% of Irish-based business Global Business Registries (GBR).

GBR has developed a commercially proven suite of KYC products uniquely built on the most extensive real-time network to official corporate data sources globally.

Over the past year, GBR has engaged blue chip companies in use of these capabilities.

¹ <http://finops.co/investors/kyc-onboarding-taking-a-global-centralized-approach/>

INTRODUCING KYCKR

BEST IN CLASS KYC
DRAMATICALLY IMPROVING ON-BOARDING TIMELINES

4

Founded in Ireland in 2007, initially connected to 17 of the European business registries - a global first.

Now uniquely connected to over 150 business registries with information on more than 70 million businesses worldwide.

API cloud based engines where decisions are made from live access to the most complaint sources. Ongoing veracity is maintained. Unlike all others Kyckr does not copy or harvest information.

Continue to innovate investing in automation platforms using blockchains.



Best in Class KYC for businesses requires cross reference searches on directors, shareholders and broader as required.

Dramatically improve on-boarding timelines providing a significant competitive edge to our clients.

Adhering to KYC, AML and CTF related obligations at sign up and ongoing.

Raising between \$6m and \$8m predominantly for sales expansion in Europe, APAC and R&D for technology.

PRICE FOR NOT ADHERING TO OBLIGATIONS

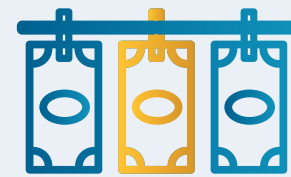
5



Standard Chartered
(AU\$327 million) in 2012¹ and
BNP Paribas
(AU\$8.9 billion) in 2014



In the UK and Canada -
maximum prison terms of
up to 5 years in addition
to fines³



In the US, money laundering -
5 to 20 years. Many other cases
of imprisonment for money
laundering in Spain, the UK
and the US⁴



PayPal settled with the US
Treasury Department to
pay US\$7.7m

**ACCORDING TO DELOITTE, FINES FOR NOT ADHERING TO AML LAWS
AND REGULATIONS OVER THE PAST TWO YEARS IN TOTAL ARE FOUR
TIMES THE TOTAL FOR THE PREVIOUS 10 YEARS**

¹ Bloomberg

² Reuters

³ www.trulioo.com

⁴ www.antimoneylaunderinglaw.com

⁵ reuters.com

⁶ Deloitte

A WORLD BUILT ON SAND

The issue is that information used by most medium to large businesses globally, as part of their on-boarding and KYC decisioning, is copied, held in databases, copied again and harvested (changed).

ONCE INFORMATION IS COPIED FROM A SOURCE, IT CHANGES ON A DAILY BASIS AND QUICKLY BECOMES OUT OF DATE

RAMIFICATION FOR KYC BASED ON POOR DATA AND DECISIONING

Increases the risk of not adhering to AML (Anti-Money-Laundering) obligations;

May contravene CTF Laws (Counter Terrorism Financing);

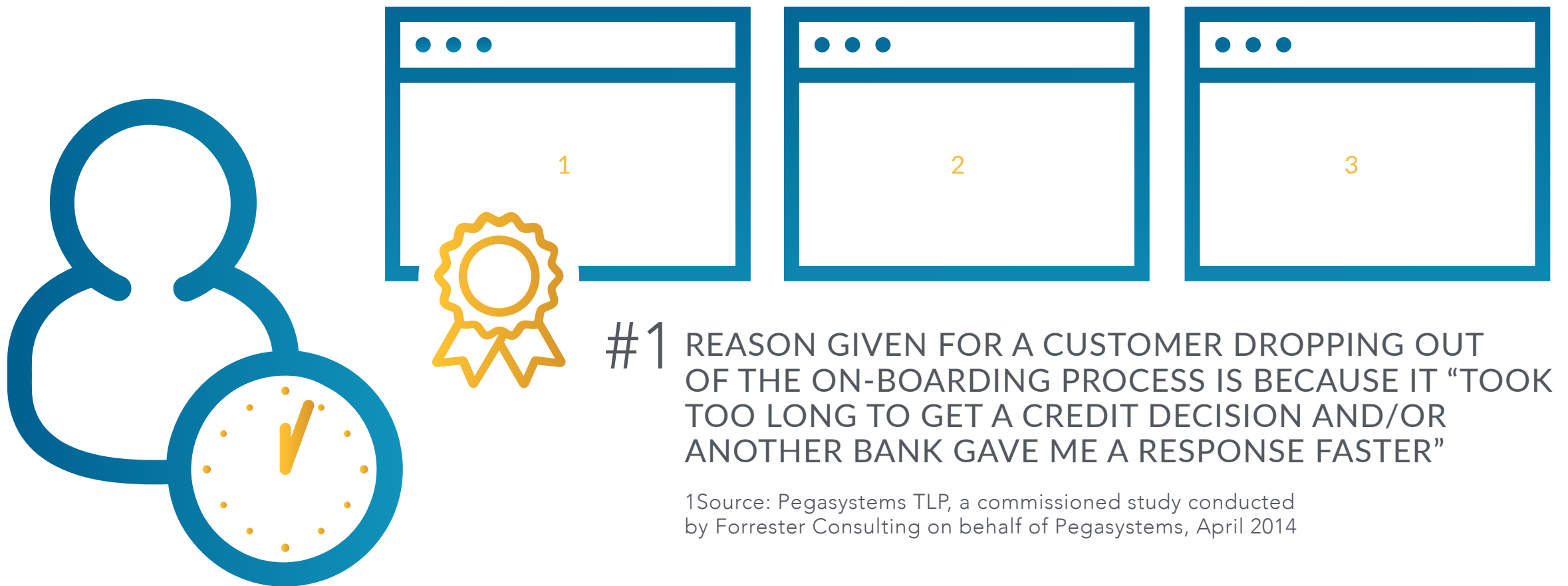
Increases the risk of doing business with a company who's directors are Political Exposed Persons (PEPs) or someone who is sanctioned to do business with.

Post 9/11 and GFC government related auditors are very active in their continuous KYC compliance assessment of medium to large businesses.

BEST ON-BOARDING

COMPETITIVE ADVANTAGE

7



TARGET MARKETS/REGULATORY FOCUS

SECTORS REPRESENTING THE HIGHEST PRIORITIES

8

BANKS AND
NON-BANKS



US\$21.9bn

DOMAIN & SSL
PROVIDERS



US\$20bn

DIGITAL
TRANSFORMATION AND
DIGITAL SIGNATURES



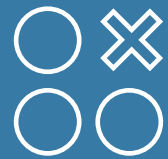
€1.2 trillion
value creation

Source : KPMG
Source : Boomerang Capital – bottom up build of market 2015
Source : rolandBerger.com

KYCKR'S PROCESS

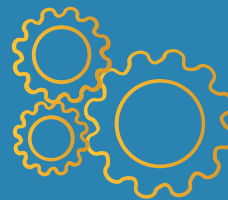
9

KNOW YOUR
CUSTOMER



DECISION
ENGINE

CLOUD-BASED IP ACCESS TO ENGINES



ON-BOARDING



DECISION
ENGINE

AUTOMATED - STRAIGHT THROUGH PROCESSING (STP) FOR KYC



FINANCIAL
INFORMATION



CORNERSTONE
BUSINESS
INFORMATION



RELATED PARTY
INFORMATION

DELL SERVICES

“Dell Services are delighted to partner with Kyckr on projects. By using better data it allows our bank customers to speed up on-boarding, ongoing due diligence and customer engagement. The Kyckr data is best in class and helps streamline our customers’ KYC/AML regulatory obligations.”

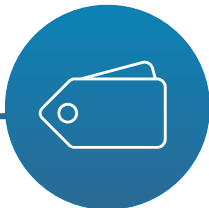
“We look forward to continuing our engagement with Kyckr and its expanding suite of services. Kyckr’s services are important to our clients, in particular the banking sector, which greatly values the current and developing suite of GBR KYC products.”

Jon Warnhammer

Director, Dell Services EMEA, Business Process Outsourcing

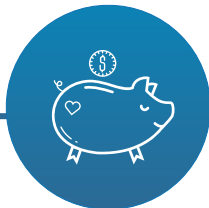
BEST IN CLASS

KYCKR'S BEST-IN-CLASS KYC AND SEAMLESS ON-BOARDING PROVIDES IMMEDIATE VALUE TO BUSINESS CUSTOMERS



MAXIMISE POTENTIAL SALES
VIA ON-BOARDING

Reduces lengthy customer on-boarding timelines. Increasing productivity and reduces % of customers dropping out as a result of long lead times









SAVE MONEY
ON COSTS

Compliant rules-based engines maintain veracity in customer data. Reducing the time spent by employees sourcing this data



IDENTIFY RISK
IN REAL-TIME

Given the nature of real-time data, businesses are able to mitigate risk much more effectively than before, reducing the number of incorrect decisions made

FEATURE	BIC INDICATOR
KNOW YOUR CUSTOMER – AT ALL TIMES	
KNOW YOUR DATA	
DATA COMPLETENESS AND ACCURACY	
REDUCED ON-BOARDING TIMEFRAMES	
TRANSPARENCY	
MINIMISE OPERATIONAL BURDEN	

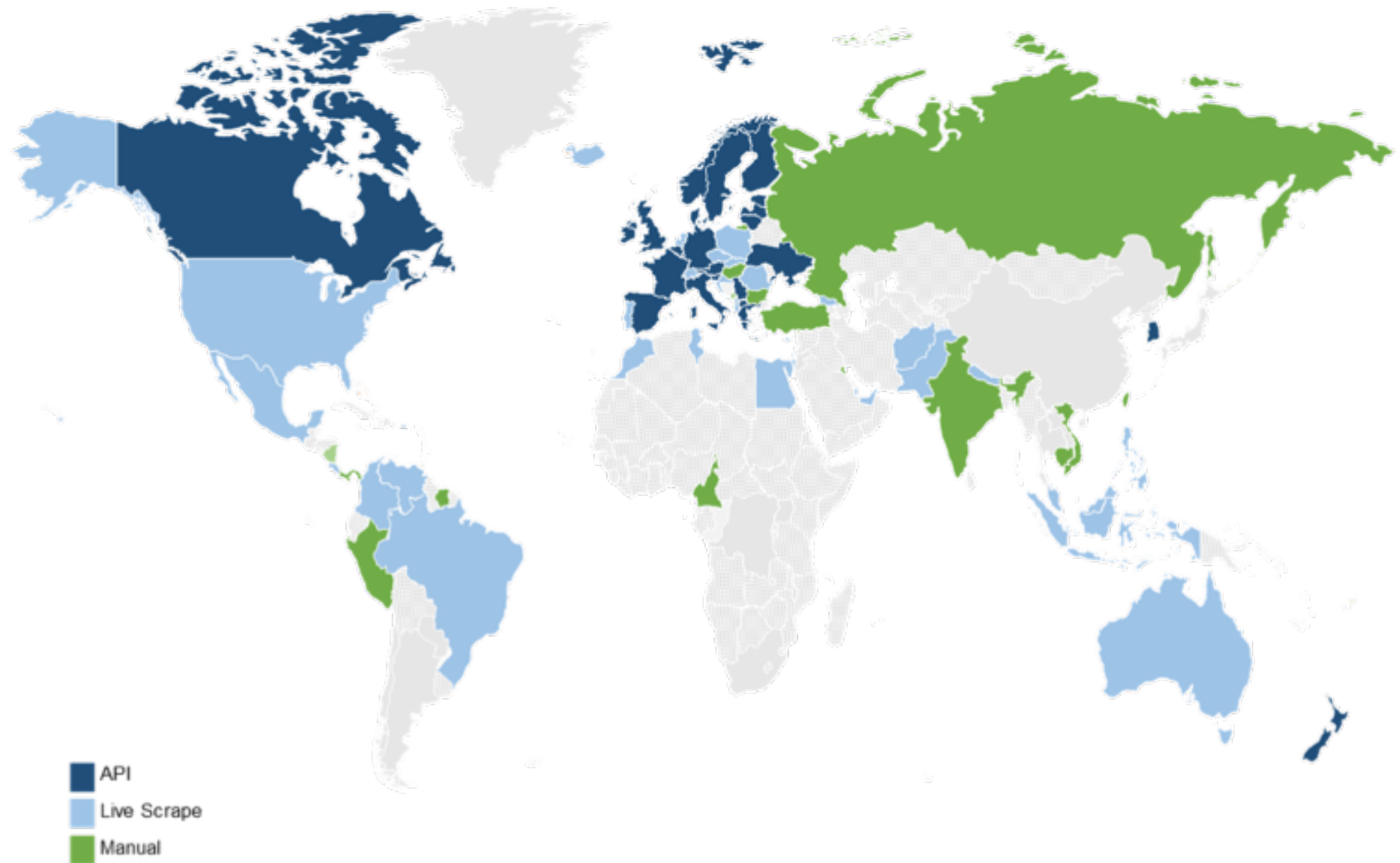
KYCKR'S UNIQUE EXTENSIVE GLOBAL COVERAGE AND REVENUE PERTINENCE

12

Kyckr is connected to more than 150 business registers around the world. JFSC Exclusive Agreement.

Coverage includes the majority of countries of interest for most global and regional banks.

Over 8 years building unique relationship with business registries around the world, where unlike other we do not copy or harvest data and our revenue model is in line with the registers



COMMERCIALLY PROVEN AND READY FOR A STEP CHANGE IN GROWTH

13

OLD MODEL



People Based
Process(PBP) –
world of fines and
un-competitive
on-boarding

CURRENT MODEL



Straight Through
Processing (STP) –
best in class KYC and
competitive on-boarding

INNOVATION



Complete immediate
protective
reconciliation



A background image showing three business professionals (two men and one woman) in a meeting, looking at documents and smiling. The image is overlaid with a semi-transparent blue and yellow geometric design.

"GBR Limited (or Kyckr) is a **critical part of the Bank of Ireland KYC process**. They supply real-time company register information during the customer on-boarding process and, through their Monitor product, **provide continuous updates** throughout the lifecycle of the customer relationship. They also cleanse and update existing data and keep this data current using Monitor. **Quality data is imperative to the efficacy of our KYC process**. The use of GBR (or Kyckr) information at on-boarding and throughout the lifecycle of the customer relationship allows BOI to maximise the **effectiveness and efficiency** of our on-boarding, on-going due diligence and customer engagement processes and helps streamline our KYC/AML regulatory obligations."

Owen Kennedy
Group Head of AML, CFT & Sanctions Group
Regulatory, Compliance & Operational Risk
Bank of Ireland

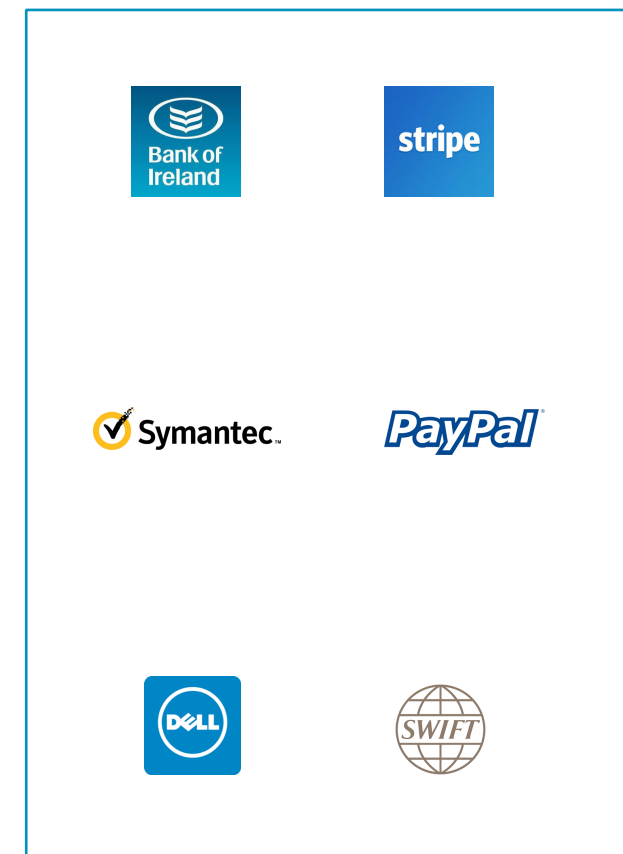
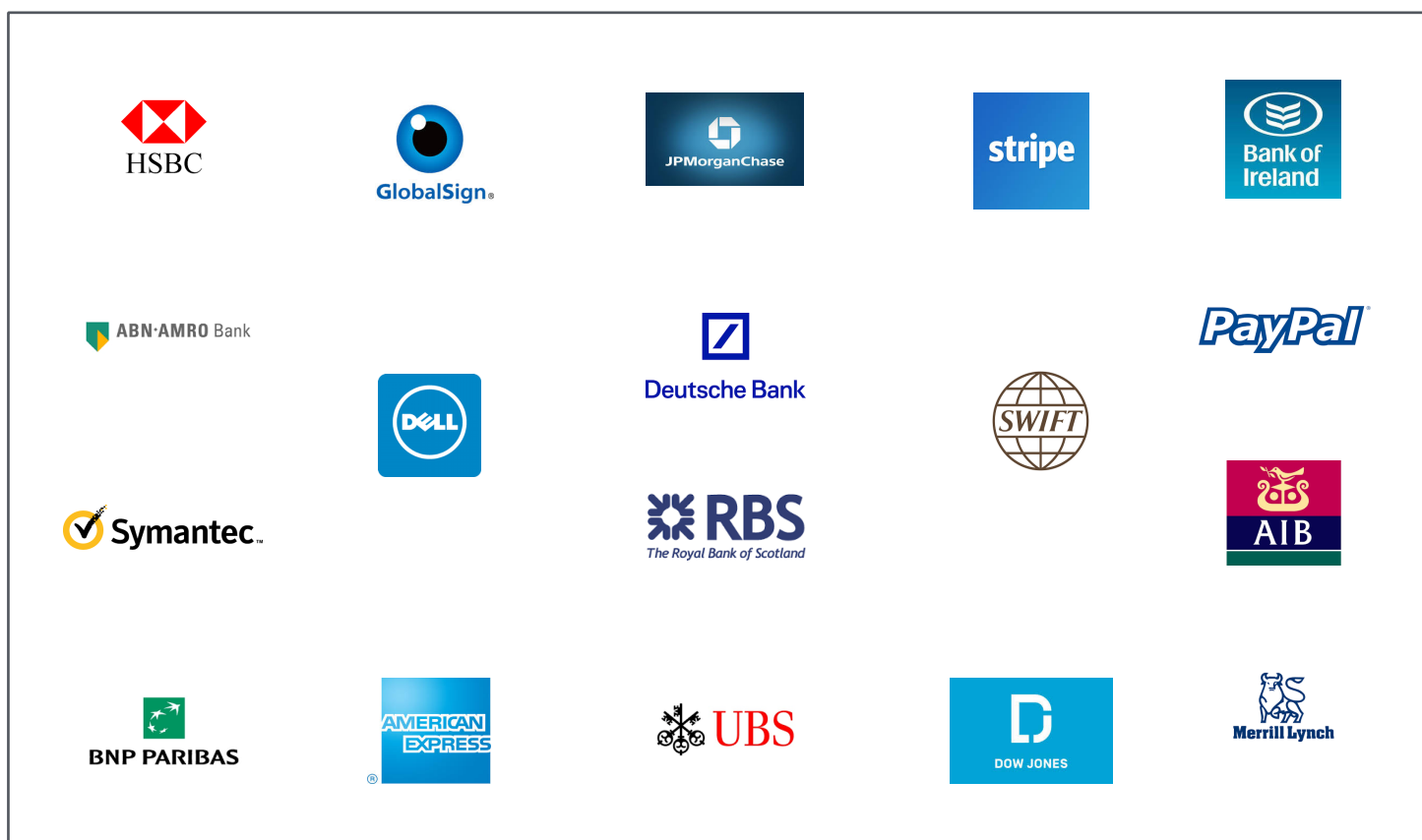
CUSTOMERS & PARTNERS

EXISTING BLUE CHIP CUSTOMERS AND PARTNERS PRE-POSITIONING READY MADE PIPELINE

15

MORE THAN 4,000 CUSTOMERS
ENGAGED ON OLD MODEL

LEADING BRANDS
WORKING WITH KYCKR
ON NEW MODELS



KYCKR'S MANTRA

AUTOMATION AND MAKING DECISIONS IN REAL TIME FROM THE MOST COMPLIANT SOURCES

16



DIAGNOSE

- Diagnose status of customer book and index with unique country specific register codes.

First critical step that determines the CRC plan.



CRC

(CLEANSE, REMEDIATE & CATEGORISE)

- Cleanse and remediate according to agreed rules that meet the customers KYC needs.
- Re-categorise to better protect the book against risk and pre-position for product propositions.



MONITOR

- Real-time event monitoring maintains the most up-to-date, accurate customer book.
- Kyckr's innovative and unique capabilities apply specially defined rules that watch for and analyse event changes relating to any customer on your existing customer books, in real-time.
- Monitoring is fundamental to identifying KYC risk status in real-time and getting a business to the point where it can demonstrate a best in class transparent KYC and AML risk process.

PER CLICK STYLE TRANSACTIONS

Kyckr is predominantly a per click model.

Kyckr charges a per-click costs for each company or record that is vetted, cleansed and remediated, monitored and KYC-ed.

Standard terms of contract are 5 years.

Typically, value of a client is determined by the number of business customers it has.

During 1HFY16, Kyckr generated A\$547,000 in revenue, of which the new automation model made up 53%. Kyckr recorded revenue of A\$561,000 during the full 2015 financial year.

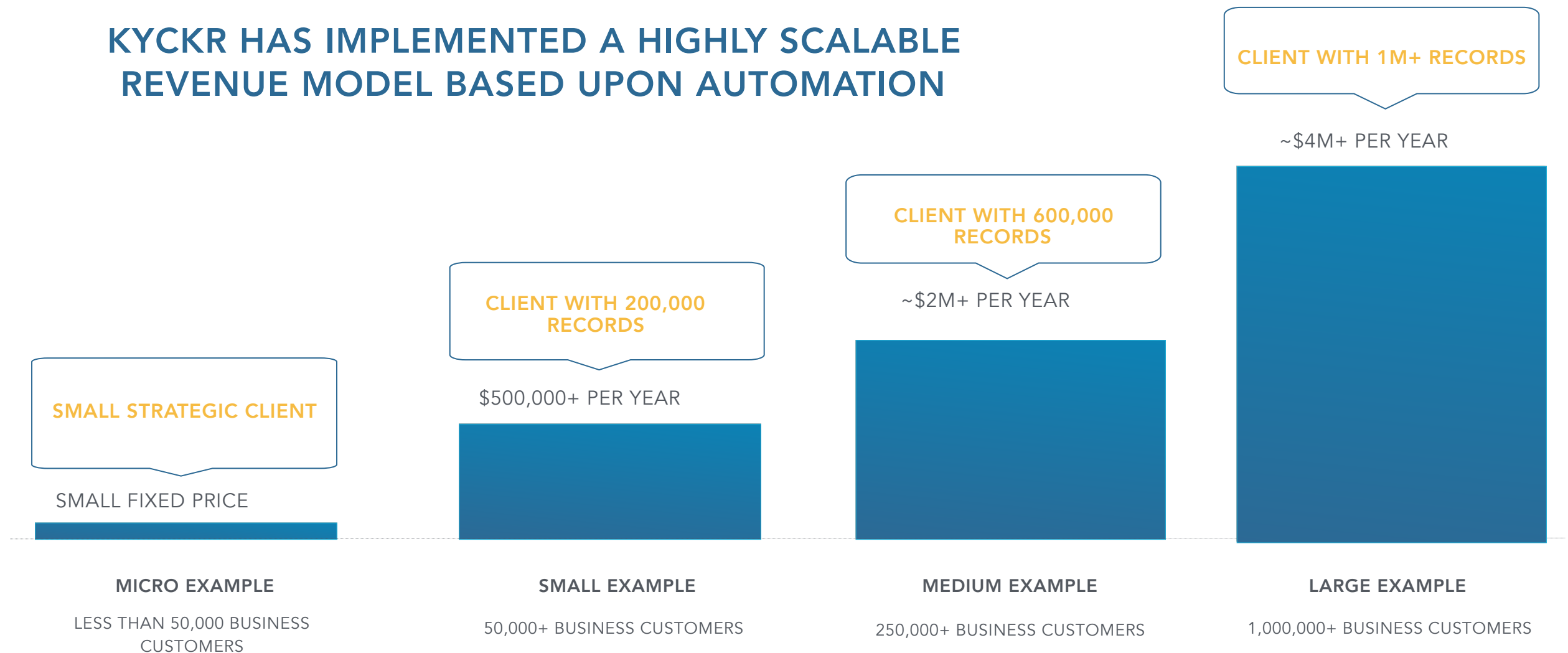
SAMPLE PER CLICK COST

VOLUME	HIGH →	1. Event / source data charge - AU\$2.00 / event
		2. Base info order - AU\$6.00 / order
	LOW →	3. Detailed info order - AU\$30.00 / order

REVENUE MODEL

18

KYCKR HAS IMPLEMENTED A HIGHLY SCALABLE
REVENUE MODEL BASED UPON AUTOMATION

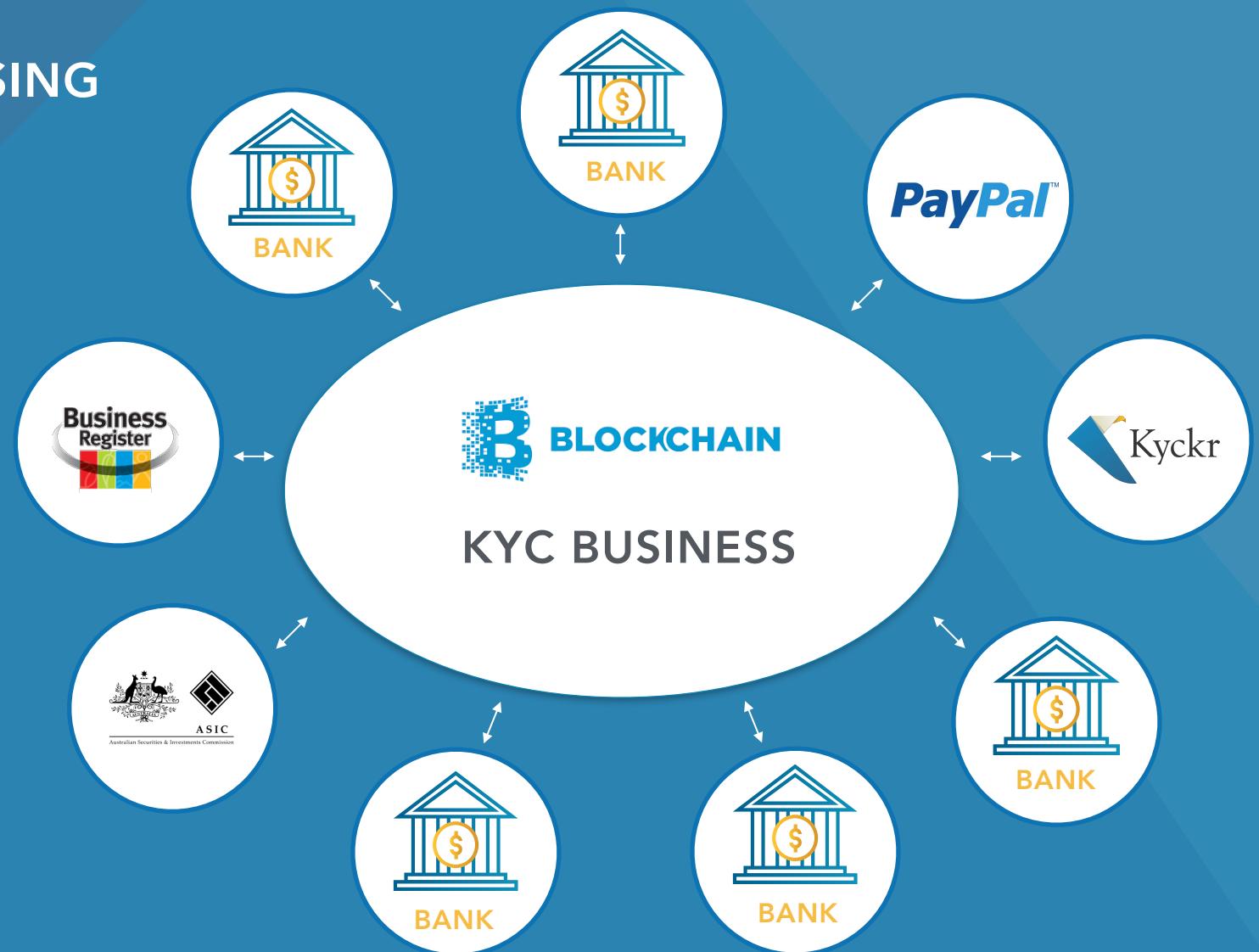


BROAD INDICATOR ON VALUE OF CLIENTS DEPENDING ON THE NUMBER OF BUSINESS CUSTOMERS

COMPREHENSIVE PROTECTIVE IMMEDIATE RECONCILIATION USING BLOCKCHAIN

Kyckr plans to be one of the first ASX-listed technology companies that has exposure to the application of blockchains. Kyckr envisages that the blockchain would continuously track business related events (e.g. company filings) thus maintaining a live picture and complete history of changes.

- At least 3 participants, ideally one being a bank, the second being Kyckr and the other being a business register
- Standard algorithm for deriving an encrypted number
- In this network Kyckr supplies the technology and platforms for all participants



COMPETITION

LEADING KYC COMPETITORS

20

COMPANY	LAUNCH	FOCUS	COUNTRY COVERAGE	LEGAL ENTITIES COVERED	DATA PARTNERS
Avox	2003	LEI data services, real time access	180 countries	2,000,000	Markit
Accelus	2014	Financial services	80 countries	150,000	Thomson Reuters OrgID and World-Check, InfoCredit, Graham & Whiteside
Clariant	2015	Financial services	140 countries	1,700,000	DTCC, Swift, Avox
SmartStream	2015	Financial services, KYC and SSL	US, Europe	Unknown	20 data sources
Kyckr	2015	FS, SSL & tech, government	Global	70,000,000	Registers, Lexis Nexis, Kasuri, others

KYCKR BOARD & MANAGEMENT

24



ALBERT WONG
NON-EXECUTIVE
CHAIRMAN

More than 30 years' experience in stockbroking and investment banking. He has worked for Merrill Lynch in Sydney, New York and Chicago, was a Member to the Australian Securities Exchange and the principal of investment house Intersuisse Limited until 1995 before establishing the Barton Capital Group of companies. He has been instrumental in the listing of numerous small cap companies and served on the boards of the same and others over the years. Currently he serves as Deputy Chairman of Prima Biomed Limited, he is a Fellow of the Australian Institute of Company Directors, Fellow of FINSIA



DAVID CASSIDY
MANAGING DIRECTOR
JOINT CEO / DIRECTOR
APAC/US

David has over 25 years' experience working in Australia, New Zealand, Asia, Europe and the US in banking, media, new media and Information Communications and Technology. He has worked for Australia's most prolific entrepreneurs, Kerry and James Packer.

He has worked for Citicorp, Price Waterhouse Coopers, Siemens, Consolidated Press Holdings Investments and Publishing Broadcast Limited. He has advised boards and served as CEO on an ASX-listed business and held many executive roles. He is well versed in Business Development, M&A, Marketing and Finance.



BEN CRONIN
EXECUTIVE DIRECTOR
JOINT CEO / DIRECTOR
EUROPE/US

Ben is a founder, CEO and Director of GBR. He fulfills the combined roles of managing all operating activities, personnel and developing prospects and clients.

Ben was a professional Rugby Union player, playing for Munster and Ireland. Prior to setting up GBR, Ben was a successful property developer including bid management roles on Primary Healthcare Centre Projects and a Co-Location Hospital (Public Private Partnerships) Project.



ROB LESLIE
DIRECTOR
GLOBAL HEAD
OF INNOVATION

Robert is a co-founder of GBR. Robert has worked internationally for Dell in Japan.

Rob is a mentor with Enterprise Ireland's network providing support to high potential start-up entrepreneurs. He is also the founder of Sedicii, providing 4th level identity protection online, mobile and through call centres.

Rob is a source of innovation and strategy in technology products and was recently selected by the World Economic Forum as a Technology Pioneer for 2015 and invited to talk at Davos.



KARL PECHMANN
CFO
COMPANY
SECRETARY

Karl is a Chartered Accountant and Chartered Company Secretary. He has more than 15 years of diverse business experience across a range of industries including media, labour hire and biotechnology. He has held senior governance positions at both ASX-listed and multi-national companies, being involved in M&A activity, strategic reviews and performance improvement initiatives.



KIERAN O' SULLIVAN
CTO

BA (hons.) in English & Philosophy, higher diploma in IT from N.U.I Maynooth, Certificate in Cognitive Science & Human Computer Interaction (W.I.T.), Certificate in The Software Business (W.I.T.).

Kieran has more than 17 years of experience in complex software products design and development and has been CTO of GBR for nearly five years. All product design and build has been under his direction and management.



Kyckr